

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: FRUEH, BERNARD C
FRUEH, JOANNE J

Case No. 08-14124

Chapter 7

Debtors

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

BRADLEY J. WALLER, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$290,100.00</u> (without deducting any secured claims)	Assets Exempt: <u>\$0.00</u>
Total Distribution to Claimants: <u>\$8,142.93</u>	Claims Discharged Without Payment: <u>\$84,449.37</u>
Total Expenses of Administration: <u>\$1,860.93</u>	

3) Total gross receipts of \$ 10,003.86 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$10,003.86 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$275,361.00	\$57,668.31	\$8,142.93	\$8,142.93
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	1,860.93	1,860.93	1,860.93
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	3,758.06	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	123,558.47	46,750.12	46,750.12	0.00
TOTAL DISBURSEMENTS	\$398,919.47	\$110,037.42	\$56,753.98	\$10,003.86

4) This case was originally filed under Chapter 7 on June 02, 2008.
The case was pending for 34 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/05/2011 By: /s/BRADLEY J. WALLER
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
COMPROMISE ESTATE'S RIGHT, TITLE AND INTEREST	1249-000	10,000.00
Interest Income	1270-000	3.86
TOTAL GROSS RECEIPTS		\$10,003.86

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1S	Internal Revenue Service	4300-000	N/A	50,051.09	8,142.93	8,142.93
3S	CBW Realty LLC	4700-000	3,645.00	1,251.50	0.00	0.00
7	Harbor Springs Property Owners Association	4300-000	N/A	1,270.25	0.00	0.00
10	Delaware Place Bank	4300-000	6,004.00	5,095.47	0.00	0.00
NOTFILED	Chrysler Financial	4110-000	2,212.00	N/A	N/A	0.00
NOTFILED	Us Bank Home Mortgage	4110-000	263,500.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$275,361.00	\$57,668.31	\$8,142.93	\$8,142.93

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BRADLEY J. WALLER	2100-000	N/A	1,750.39	1,750.39	1,750.39
BRADLEY J. WALLER	2200-000	N/A	110.54	110.54	110.54
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	1,860.93	1,860.93	1,860.93

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1P	Internal Revenue Service	5800-000	N/A	1,333.06	0.00	0.00
3P	CBW Realty LLC	5600-000	N/A	2,425.00	0.00	0.00
TOTAL PRIORITY UNSECURED CLAIMS			0.00	3,758.06	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1U	Internal Revenue Service	7100-000	69,839.22	12,067.27	12,067.27	0.00
2	Discover Bank/DFS Services LLC	7100-000	3,408.00	3,958.33	3,958.33	0.00
4	CAPITAL ONE BANK (USA), N.A.	7100-000	4,134.00	4,321.56	4,321.56	0.00
5	CAPITAL ONE BANK (USA), N.A.	7100-000	5,828.00	5,849.98	5,849.98	0.00
6	CAPITAL ONE BANK (USA), N.A.	7100-000	2,650.00	2,736.20	2,736.20	0.00
8	PHARIA L.L.C.	7100-000	N/A	9,916.46	9,916.46	0.00

9	PHARIA L.L.C.	7100-000	N/A	7,900.32	7,900.32	0.00
NOTFILED	Mcydsnb	7100-000	156.00	N/A	N/A	0.00
NOTFILED	Providian Financial	7100-000	157.00	N/A	N/A	0.00
NOTFILED	Thd/Cbsd	7100-000	2,264.00	N/A	N/A	0.00
NOTFILED	Mcydsnb	7100-000	1,254.00	N/A	N/A	0.00
NOTFILED	Target Nb	7100-000	7,582.00	N/A	N/A	0.00
NOTFILED	Target Nb	7100-000	9,390.00	N/A	N/A	0.00
NOTFILED	Us Bank Home Mortgage	7100-000	13,802.00	N/A	N/A	0.00
NOTFILED	Mcydsnb	7100-000	1,824.00	N/A	N/A	0.00
NOTFILED	EPI Realty and Management	7100-000	1,270.25	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			123,558.47	46,750.12	46,750.12	0.00

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 08-14124

Trustee: (330500) BRADLEY J. WALLER

Case Name: FRUEH, BERNARD C
FRUEH, JOANNE J

Filed (f) or Converted (c): 06/02/08 (f)

§341(a) Meeting Date: 07/07/08

Period Ending: 04/05/11

Claims Bar Date: 10/14/08

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	SINGLE STORY FAMILY HOME AT 1932 SEAVIEW, AURORA	263,500.00	0.00	DA	0.00	FA
2	CASH ON HAND	100.00	0.00	DA	0.00	FA
3	CHECKING/SAVINGS ACCOUNT WITH HAWTHORNE	3,000.00	0.00	DA	0.00	FA
4	CHECKING ACCOUNT HEGWISCH SAVINGS	800.00	0.00	DA	0.00	FA
5	HOUSEHOLD GOODS AND FURNISHINGS	1,500.00	0.00	DA	0.00	FA
6	BOOKS, PICTURES AND MOMENTOS	500.00	0.00	DA	0.00	FA
7	WEARING APPAREL	400.00	0.00	DA	0.00	FA
8	DUKANE TECHNICAL SERVICES, INC.	2,500.00	0.00	DA	0.00	FA
9	2002 CHRYSLER SEBRING LTD NADA VALUE	12,000.00	0.00	DA	0.00	FA
10	2003 FORD 150 CARGO WORK VAN NADA VALUE	5,800.00	0.00	DA	0.00	FA
11	COMPROMISE ESTATE'S RIGHT, TITLE AND INTEREST (u) IN PROCEEDS FROM VEHICLE ACCIDENT	0.00	10,000.00		10,000.00	0.00
Int	INTEREST (u)	Unknown	N/A		3.86	FA
12	Assets Totals (Excluding unknown values)	\$290,100.00	\$10,000.00		\$10,003.86	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): December 31, 2009

Current Projected Date Of Final Report (TFR): September 29, 2009 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-14124

Case Name: FRUEH, BERNARD C
FRUEH, JOANNE J

Taxpayer ID #: **-***5168

Period Ending: 04/05/11

Trustee: BRADLEY J. WALLER (330500)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****13-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
10/12/08	{11}	Julieanne Steadman		1249-000	2,500.00		2,500.00
10/31/08	{11}	Joanne & Bernard Frueh	per court order of 10/17/2008	1249-000	2,500.00		5,000.00
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	0.14		5,000.14
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	0.36		5,000.50
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.35		5,000.85
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.20		5,001.05
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.19		5,001.24
03/09/09	{11}	Joanne J. Frueh & Bernard C Frueh	Per court order of 10/17/2008	1249-000	5,000.00		10,001.24
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.36		10,001.60
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.40		10,002.00
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.39		10,002.39
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.43		10,002.82
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.42		10,003.24
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.42		10,003.66
09/16/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0050%	1270-000	0.20		10,003.86
09/16/09		To Account #*****1366		9999-000		10,003.86	0.00

ACCOUNT TOTALS	10,003.86	10,003.86	\$0.00
Less: Bank Transfers	0.00	10,003.86	
Subtotal	10,003.86	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$10,003.86	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-14124

Case Name: FRUEH, BERNARD C

FRUEH, JOANNE J

Taxpayer ID #: **-***5168

Period Ending: 04/05/11

Trustee: BRADLEY J. WALLER (330500)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****13-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Checking Account Balance
09/16/09		From Account #*****1365		9999-000	10,003.86		10,003.86
11/13/09	101	Internal Revenue Service	Dividend paid 100.00% on \$8,142.75; Claim# 1S; Filed: \$50,051.09; Reference: Voided on 11/13/09	4300-000		8,142.75	1,861.11
11/13/09	101	Internal Revenue Service	Dividend paid 100.00% on \$8,142.75; Claim# 1S; Filed: \$50,051.09; Reference: Voided: check issued on 11/13/09	4300-000		-8,142.75	10,003.86
11/13/09	102	BRADLEY J. WALLER	Dividend paid 100.00% on \$1,750.39; Trustee Compensation; Reference:	2100-000		1,750.39	8,253.47
11/13/09	103	BRADLEY J. WALLER	Dividend paid 100.00% on \$110.54; Trustee Expenses; Reference:	2200-000		110.54	8,142.93
11/13/09	104	Internal Revenue Service	Dividend paid 0.00% on \$12,067.27; Claim# 1U; Filed: \$12,067.27; Reference: XXX-XX-0536 Voided on 11/13/09	7100-000		0.05	8,142.88
11/13/09	104	Internal Revenue Service	Dividend paid 0.00% on \$12,067.27; Claim# 1U; Filed: \$12,067.27; Reference: XXX-XX-0536 Voided: check issued on 11/13/09	7100-000		-0.05	8,142.93
11/13/09	105	Discover Bank/DFS Services LLC	Dividend paid 0.00% on \$3,958.33; Claim# 2; Filed: \$3,958.33; Reference: XXXXXXXX1608 Voided on 11/13/09	7100-000		0.01	8,142.92
11/13/09	105	Discover Bank/DFS Services LLC	Dividend paid 0.00% on \$3,958.33; Claim# 2; Filed: \$3,958.33; Reference: XXXXXXXX1608 Voided: check issued on 11/13/09	7100-000		-0.01	8,142.93
11/13/09	106	CAPITAL ONE BANK (USA), N.A.	Dividend paid 0.00% on \$4,321.56; Claim# 4; Filed: \$4,321.56; Reference: XXXXXXXX7772 Voided on 11/13/09	7100-000		0.02	8,142.91
11/13/09	106	CAPITAL ONE BANK (USA), N.A.	Dividend paid 0.00% on \$4,321.56; Claim# 4; Filed: \$4,321.56; Reference: XXXXXXXX7772 Voided: check issued on 11/13/09	7100-000		-0.02	8,142.93
11/13/09	107	CAPITAL ONE BANK (USA), N.A.	Dividend paid 0.00% on \$5,849.98; Claim# 5; Filed: \$5,849.98; Reference: XXXXXXXX5503 Voided on 11/13/09	7100-000		0.02	8,142.91
11/13/09	107	CAPITAL ONE BANK (USA), N.A.	Dividend paid 0.00% on \$5,849.98; Claim# 5; Filed: \$5,849.98; Reference: XXXXXXXX5503 Voided: check issued on 11/13/09	7100-000		-0.02	8,142.93
11/13/09	108	CAPITAL ONE BANK (USA), N.A.	Dividend paid 0.00% on \$2,736.20; Claim# 6; Filed: \$2,736.20; Reference: XXXXXXXX6457	7100-000		0.01	8,142.92

Subtotals :

\$10,003.86

\$1,860.94

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-14124
Case Name: FRUEH, BERNARD C
FRUEH, JOANNE J
Taxpayer ID #: **-***5168
Period Ending: 04/05/11

Trustee: BRADLEY J. WALLER (330500)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****13-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			Voided on 11/13/09				
11/13/09	108	CAPITAL ONE BANK (USA), N.A.	Dividend paid 0.00% on \$2,736.20; Claim# 6; Filed: \$2,736.20; Reference: XXXXXXXX6457 Voided: check issued on 11/13/09	7100-000		-0.01	8,142.93
11/13/09	109	PHARIA L.L.C.	Dividend paid 0.00% on \$9,916.46; Claim# 8; Filed: \$9,916.46; Reference: Voided on 11/13/09	7100-000		0.04	8,142.89
11/13/09	109	PHARIA L.L.C.	Dividend paid 0.00% on \$9,916.46; Claim# 8; Filed: \$9,916.46; Reference: Voided: check issued on 11/13/09	7100-000		-0.04	8,142.93
11/13/09	110	PHARIA L.L.C.	Dividend paid 0.00% on \$7,900.32; Claim# 9; Filed: \$7,900.32; Reference: Voided on 11/13/09	7100-000		0.03	8,142.90
11/13/09	110	PHARIA L.L.C.	Dividend paid 0.00% on \$7,900.32; Claim# 9; Filed: \$7,900.32; Reference: Voided: check issued on 11/13/09	7100-000		-0.03	8,142.93
11/13/09	111	Internal Revenue Service		4300-000		8,142.93	0.00

ACCOUNT TOTALS	10,003.86	10,003.86	\$0.00
Less: Bank Transfers	10,003.86	0.00	
Subtotal	0.00	10,003.86	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$10,003.86	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-14124
Case Name: FRUEH, BERNARD C
FRUEH, JOANNE J
Taxpayer ID #: **-***5168
Period Ending: 04/05/11

Trustee: BRADLEY J. WALLER (330500)
Bank Name: The Bank of New York Mellon
Account: 9200-*****13-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****13-65	10,003.86	0.00	0.00
Checking # ***-*****13-66	0.00	10,003.86	0.00
Checking # 9200-*****13-66	0.00	0.00	0.00
	\$10,003.86	\$10,003.86	\$0.00